Client#: 906581 570GULFFRO										
ACORD _™ CERT			ATE OF LIABI	LITY INSURANCE				DATE (MM/DD/YYYY) 2/05/2024		
THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.										
IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer any rights to the certificate holder in lieu of such endorsement(s).										
-	DUCER Griff Incurance Services I.I.C		CONTACT NAME: Nancy D. Truong							
McGriff Insurance Services LLC 12485 28th St. North, Third Fl					PHONE (A/C, No, Ext): 239-433-4535 FAX (A/C, No): 866-881-5271 E-MAIL ADDRESS: flcondocert@mcgriff.com 66-881-5271 66-881-5271					
St Petersburg, FL 33716					ADDRESS: Inconducert @ Incgritt.com INSURER(S) AFFORDING COVERAGE NAIC #					
					INSURER A : CUMIS Specialty Insurance Company Inc				12758	
INSURED Gulf Front Lagoon Condo Assoc Inc					INSURER B : Citizens Property Insurance Company				10064 16188	
c/o Ameri-Tech Community Mgmt Inc					INSURER C : Trisura Specialty Insurance Company INSURER D : Travelers Casualty & Surety Co of Amer				31194	
	24701 US Highway 19 Nor	INSURER E : Philadelphia Indemnity								
Clearwater, FL 33763-4086					INSURER F : Wright Flood					
		TE NUMBER:	REVISION NUMBER:							
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.										
INSR LTR	TYPE OF INSURANCE	ADDL SU			POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMI	rs		
Α	X COMMERCIAL GENERAL LIABILITY		CIUCAP100619		12/23/2023	12/23/2024	EACH OCCURRENCE		0,000	
	CLAIMS-MADE X OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	\$50,0 \$5,00		
	X Includes Separation of Insureds						MED EXP (Any one person) PERSONAL & ADV INJURY		0,000	
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE		0,000	
	POLICY PRO- JECT LOC						PRODUCTS - COMP/OP AGG		0,000	
	OTHER:							\$		
							COMBINED SINGLE LIMIT (Ea accident) BODILY INJURY (Per person)	\$ \$		
	ANTACIÓN OWNED AUTOS ONLY HIRED AUTOS ONLY AUTOS ONLY						BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident)			
								\$		
	EXCESS LIAB OCCUR CLAIMS-MADE						EACH OCCURRENCE AGGREGATE	\$ \$		
	DED RETENTION \$ WORKERS COMPENSATION						PER OTH- STATUTE ER	\$		
	AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?	N/A					E.L. EACH ACCIDENT	\$		
	(Mandatory in NH) If yes, describe under						E.L. DISEASE - EA EMPLOYEE	≣\$		
6	DÉSCRIPTION OF OPERATIONS below		40040004		40/00/0000	40/00/0004	E.L. DISEASE - POLICY LIMIT	\$		
B C	Property Crime-Tarpon Club		18948934 CIUCAP40348000				See Description \$250,000/ \$0 ded			
c	Crime- Gulf Front		CIUCAP40348200							
C Crime- Gulf Front CIUCAP40348200 12/23/2023 12/23/2024 \$300,000/ \$0 ded DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) Image: Click of the space is required Image: Click of the space is required										
Tot	al # of Units: 40 Units									
*Property: Basic/Replacement Cost; Deductibles: \$5,000 All Other Perils/5% Calendar Year Hurricane / Ordinance or Law not included										
(See Attached Descriptions)										
CERTIFICATE HOLDER CANCELLATION										
**Gulf Front Lagoon Condo Assoc c/o Ameri-Tech Community Mgmt 24701 US Highway 19 North Suite 102					SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE					
Clearwater, FL 33763					Ales					

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DESCRIPTIONS (Continued from Page 1)

Property breakout:

502 S Florida Ave, Bldg. 1, Tarpon Springs, FL 34689, 20 Units, Building Limit \$6,975,308 504 S Florida Ave, Bldg. 2, Tarpon Springs, FL 34689, 20 Units, Building Limit \$6,975,308 500 S Florida Ave, Clubhouse, Tarpon Springs, FL 34689 Building Limit \$845,147 500 S Florida Ave, Guardhouse, Tarpon Springs, FL 34689 Building Limit \$41,466 500 S Florida Ave, Swimming Pool and Deck, Tarpon Springs, FL 34689 Limit \$334,333

D&O Liability and Crime/Bond policies all include Property Management as additional insured.

A) Crime (Tarpon Club Association) Policy #CIUCAP007990-01 - Limit \$250,000 Crime (Gulf Front Lagoons) Policy #CIUCAP007994-01 Limit \$300,000

D) Equipment Breakdown: Policy #BME17J800961TIA22, eff date: 12/23/23-12/23/24; Limit: \$11,305,987/\$2,500 Deductible

E) Flood - RCBAP, Policy #8702109644, Eff 8/13/23-24, Flood Policy is 100% Replacement Cost up to Policy Limit, Address: 502 S. Florida Ave, Bldg. 1, Tarpon Springs, FL, 34689 - 20 Units, \$5,000,000 limit/\$1,250 deductible, MAXIMUM LIMIT ALLOWED BY FEMA; Current Zone VE / Grandfathered Flood Zone: A12

E) Flood - RCBAP, Policy #8702109649, Eff 8/13/23-24, Flood Policy is 100% Replacement Cost up to Policy Limit Address: 504 S. Florida Ave, Bldg. 2, Tarpon Springs, FL, 34689 - 20 Units,\$5,000,000 limit/\$1,250 deductible, MAXIMUM LIMIT ALLOWED BY FEMA; Current Zone VE / Grandfathered Flood Zone: AE

F) Flood- Wright National Flood Ins Svcs LLC, 500 S. Florida Ave, Tarpon Springs, FL. 34689, Policy #09115145859207, eff 9/14/23 to 9/14/24, \$500,000/ \$1250 deductible

G) Difference in Conditions: Special/Replacement Cost; Deductibles: \$10,000 All Other Perils/\$25,000 water damage & sewer/ Ordinance or Law \$250,000

Client or mortgagee information not submitted, therefore an info only certificate was generated.